**Credit Card Terms and Definitions**

**Statement Vocabulary**

**Credit Limit -**

**Available Credit -**

**Minimum Payment**

**Current Balance -**

**Payment Due Date**

**Credit Card Terms and Conditions**

**Interest Rates**

**APR** -

**Purchase APR** -

**Introductory APR** -

**Penalty APR** -

**Fixed Rate APR** -

**Variable Rate APR** -

**Fees**

**Annual Fee** -

**Return Payment**-

**Late Payment** -

**Over-the-Credit Limit** -

**Foreign Transaction**

**Calculating Interest**

**Daily Balance Method**